

Remuneration report 2025

Forsikringselskabet Dansk Sundhedssikring A/S

General information

The Board of Directors of Forsikringselskabet Dansk Sundhedssikring A/S (“DSS” or the “Company”) has adopted a remuneration policy that sets out the principles for remuneration in the Company. The Board evaluates the remuneration policy at least once a year. The remuneration policy is approved by the general meeting.

The latest remuneration policy was approved by the general meeting on 24 April 2025 and is effective from that date. The remuneration policy applies to all employees as well as the Board, the Executive Board and other employees whose activities have a significant impact on the Company’s risk profile.

The HR function in DSS administers the remuneration policy and related processes. HR does not determine remuneration levels or perform control activities. Compliance with the remuneration policy is ensured through the Company’s independent control functions.

The remuneration must support a healthy corporate culture that promotes effective risk management in accordance with the Solvency II framework. Furthermore, remuneration must not provide incentives for employees to act in their own interest or take risks that are not aligned with the Company’s strategy, values and long-term goals, including the Company’s obligation to protect the interests of policyholders. Remuneration must not undermine the Company’s capital base or its ability to strengthen it.

At the same time, remuneration must reflect qualifications and value creation for the Company and be in line with the market conditions to ensure that DSS can attract and retain competent employees. Remuneration is gender neutral and based on equal pay for the same work or work of equal value.

The Board of Directors held six Board meetings in 2025.

Remuneration committee

The Board of Directors of DSS has established a voluntarily remuneration committee, which prepares the Board's decisions on remuneration, including fixed and variable pay. The committee does not hold formal decision-making authority. Its primary purpose is to oversee the preparatory work for the Board's remuneration decisions and ensure that remuneration is aligned with the Company's business strategy, objectives and values.

The committee also prepares decisions regarding group management remuneration and other remuneration matters that may influence the Company's risk management. The committee safeguards the Company's long-term interests as well as the interest of the public.

Principles for variable remuneration

The criteria for awarding variable remuneration must support the fulfillment of the Company’s goals and strategy, be simple and transparent, and contribute to attracting and retaining key employees. Variable remuneration must motivate employees to perform at their best within the established goals and framework. Furthermore, the criteria must not encourage inappropriate risk-taking. The remuneration policy distinguishes between criteria for fixed and variable remuneration components.

In accordance with the remuneration policy, variable remuneration is awarded based on an assessment of overall performance, including the Company's results, the relevant department's results and the individual employee's performance. Both financial and non-financial objectives are included in the assessment, and the performance evaluation takes into account current and future risks.

Variable remuneration may be deferred in accordance with the remuneration policy and applicable rules, and malus and claw back provisions may be applied where relevant.

The Board has issued guidelines for monitoring compliance with the remuneration policy. According to these guidelines, the Head of Financial Reporting and Compliance performs an annual compliance review and reports the results directly to the Board. The controller is organisationally independent and is not included in the population subject to the control. This ensures an objective and effective assessment of compliance with the remuneration policy.

No variable remuneration is granted to second- or third line control functions.

Quantitative information on remuneration

The following shows the total remuneration for the Executive Board, the Board of Directors and other significant risk takers performing duties for the Company. The figures represent earned remuneration for the financial year. All amounts are presented in DKK thousands unless otherwise stated. The remuneration disclosed relates to individuals performing functions for the Company, regardless of employing entity.

<u>Remuneration to the Executive Board:</u>	2025	2024	2023
Kent Jensen	3,334	2,882	3,015
Allan Møller*	2,472	2,129	-
Total	5,806	5,011	3,015

* - Joined the Executive Board in December 2023.

<u>Remuneration to other significant risk takers</u>	2025	2024	2023
Other significant risk takers	9,508	8,416	10,596
Total	9,508	8,416	10,596

	2025	2024	2023
Number of other significant risk takers	10	10	10

<u>Remuneration to the Board of Directors**</u>	2025	2024	2023
Lars Kufall Beck (Chairman)	0	0	0
Shehzad Ahmad	0	0	-
Poul Bertel Steffensen	0	0	-
Samuel Lennart Hedin	0	0	-
Klas Svensson	0	-	-
Peter Hermann (left the Board of Directors in June 2025)	0	0	0
Rasmus Ruby-Johansen (left the Board of Directors in November 2024)	-	0	0
Kasper Tjørntved Davidsen (left the Board of Directors in November 2024)	-	0	0
Per Bay Jørgensen (left the Board of Directors in December 2023)	-	-	183
Robert Christopher Massey (left the Board of Directors in December 2023)	-	-	0
Birgitte Hass (left the Board of Directors in December 2023)	-	-	138
Eyal Steinitz (left the Board of Directors in December 2023)	-	-	0
Total	0	0	321

**In accordance with the remuneration policy, the Board of Directors receives only – if any - fixed remuneration approved by the general meeting.

Allocation of remuneration:

	2025		2024	
	Fixed	Variable	Fixed	Variable
Other significant risk takers	7,979	1,529	7,844	286
Executive Management	4,975	831	4,821	191
Board of Directors	0	0	0	0
Total	12,954	2,360	12,666	477

Deferred variable remuneration in 2025

	Cash	
	Paid	Deferred
Other significant risktakers	1,529	906
Executive Management	831	621
Board of Directors	0	0

The underlying distribution of remuneration between independent control functions, staff functions and other business areas is not disclosed, as publication would imply disclosure of individual salaries.

No employees received remuneration exceeding EUR 1 million in 2025.

No employees received sign-on bonuses or severance pay in 2025.

The remuneration report is published on the Company's website on 23 March 2026.